UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

LAW OFFICE OF LEE M. PERLMAN
1926 Greentree Road, Suite 100
Cherry Hill, NJ 08003
(856) 751-4224

In RE:

Jennifer Rathgeb

Case No.: 21-15897 JNP

Judge: Poslusny

Chapter 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor(s) in this case opposes the following (choose one):

1. [X]   Motion for Relief from the Automatic Stay filed by_____Citigroup___Mortgage___Loan Trust/ Movant_____, creditor,

A hearing has been scheduled for _____1/24/2023_____, at ____11 am___.

_____ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

_____ Certification of Default filed by _____.

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (choose one)

_____ Payments have been made in the amount of $_____, but have not been accounted for. Documentation in support is attached.

_____ Payments have not been made for the following reasons and debtor proposes repayment as follows (explain your answer):

X_____ Other (explain your answer): I will make a payment toward to the arrears before the hearing date and will attempt to cure the default in full. If arrears exist beyond the payment I make, I would like to request reasonable arrangements.

3. This certification is being made in an effort to resolve the issues raised in the certification of

default or motion.

4. I certify under penalty of perjury that the above is true.

Date: 01/04/2023   /s/ Jennifer Rathgeb
                                               Debtor's Signature

NOTES:
1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13
    Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in
    opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee=s Motion to Dismiss.

2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee
    and creditor, if applicable not later than 14 days after the filing of a Certification of Default.